



Access Health CT

Enrollee/Leaver Satisfaction and Understanding Study



Table of Contents

	Page
Methodology	3
Detail of Survey Completes	4
Executive Summary	5
Satisfaction & Expectations	8
Leaver Behavior	11
Prior Health Insurance Status	14
Information Sources & Enrollment Channel	18
Metal Tier & Carrier	29
Imagery and Price Perceptions	36
Re-Enrollment	40
Health Engagement Overview	53
Health Engagement – QHP Drill Down	57
Appendix I: Respondent Profiles – QHP and Medicaid	69
Appendix II: Targeting Groups' Demographics	77
Appendix III: Additional Slides for New Enrollees vs. Renewals, QHP Only	82
Appendix IV: Additional Slides	96
Appendix V: A Word About Targeting	100
Appendix VI: Utilization Drill Down by Subgroup – QHP	106

Methodology

A telephone survey among primary enrollees (new, renewal and those who have terminated their coverage – “Leavers”) of Access Health CT’s available plans (either a QHP or Medicaid plan) was conducted:

- Dialing began June 4th, 2015 and ended June 24th, 2015
- Interviews were conducted in English (n=1,020) and Spanish (n=122)
- Customer sample records included landline and cell phone numbers

Executive Summary

An examination of “Year Two” data brings to light some successes to celebrate as well as some challenges moving forward:

- Half of “Year Two” new QHP enrollees did not have health insurance in the year prior, signaling **continued success in reducing the size of Connecticut’s remaining uninsured population**.
- However, though Satisfaction remains at parity to 2014, **sizeable gaps remain between QHP and Medicaid customers** across several measures, including call center satisfaction, health engagement, expectation fulfillment and imagery perceptions of Access Health CT. Elevating the QHP customer experience should be a priority.
- While the majority of “**Leavers**” **remain open to reengaging** with Access Health CT in the future, **a sizeable portion made the decision to “go bare”** (i.e. not have coverage and thus violate the mandate) rather than continue their coverage through Access Health CT.

Executive Summary, continued

- An assessment of enrollment channel and information sources invites Access Health CT to **refine its outreach and communication strategies**.
 - Medicaid customers made **heavy use of DSS and the Access Health CT call center** as sources of information in 2015, relying on the website, enrollment centers and TV advertising far less than they did in 2014.
 - **Brochures and pamphlets mailed to the home gained traction** as information sources in 2015 among both QHP and Medicaid populations. As a cost effective and widely used medium, **ensure the content of print material is compelling, relevant and complete**.
- Correct carrier identification remains a bit of a challenge, with confusion occurring between HealthyCT and ConnectiCare plan enrollees. **Clarifying carriers may help stave off assistance requests via the call center.**

Executive Summary, continued

- The combination of low usage among certain subgroups along with the prospect of future price hikes creates urgency in Access Health CT's execution of **strong value-based messaging** for current customers.
 - Our modeling analysis (accompanying this report) shows us that the remaining, significantly reduced **uninsured population** is uninsured for far more idiosyncratic reasons than in the past, and will be **increasingly more difficult to reach and persuade**. Therefore, value is a critical message for prospective enrollees, too.
 - Keep in mind this focus on value extends not only to messaging, but to demonstrations as well. **Expanding health literacy, with a focus on effective health insurance utilization**, will provide additional support to well-crafted messaging moving forward.



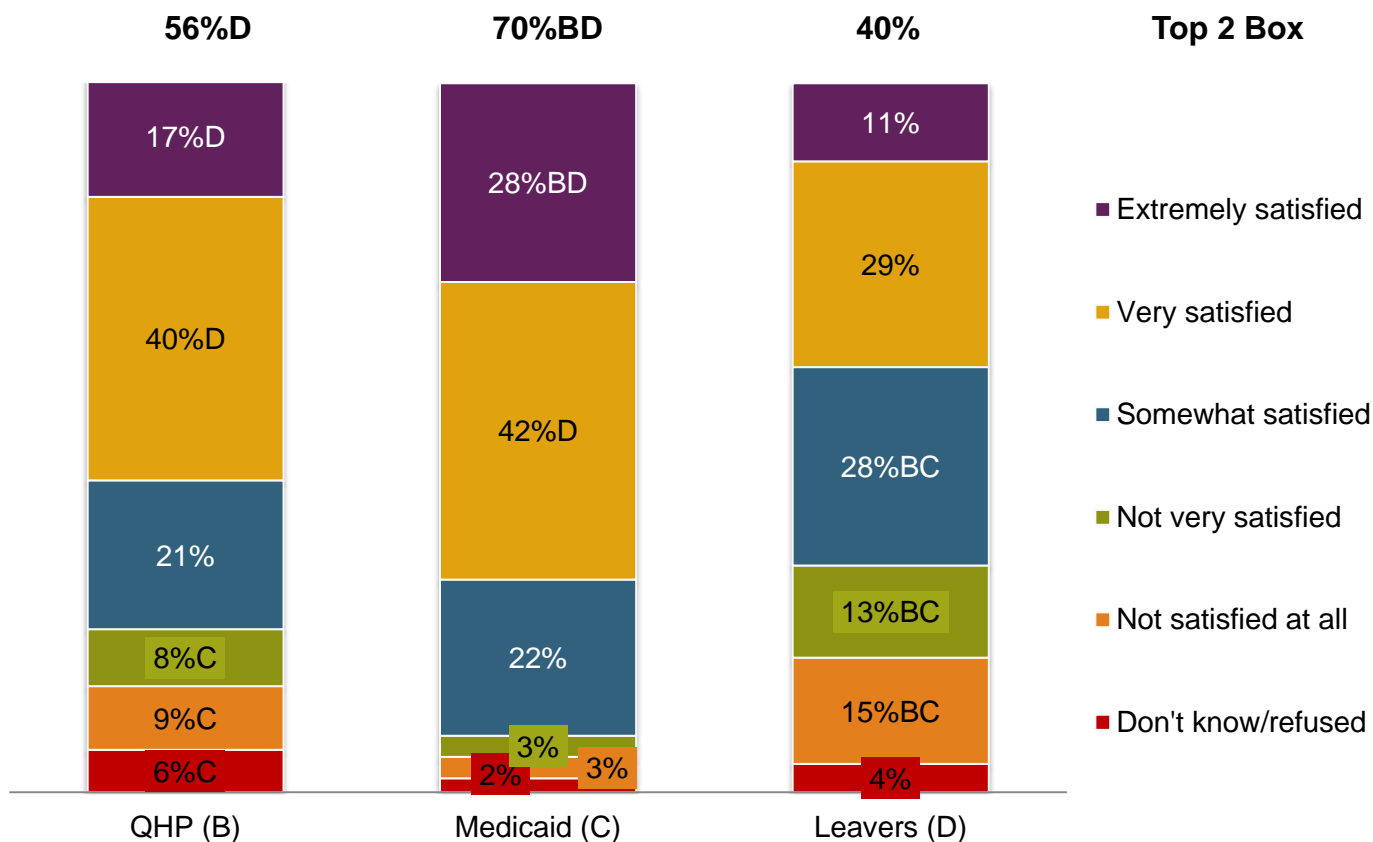
Satisfaction & Expectations



Satisfaction with Access Health Connecticut – 2015

Medicaid customers are more likely than QHP customers to be very or extremely satisfied with Access Health CT. These results parallel what was found regarding *satisfaction with the enrollment process* (56% QHP and 69% Medicaid) in the 2014 survey.

As expected, Leavers report significantly lower satisfaction than current customers – either QHP or Medicaid.



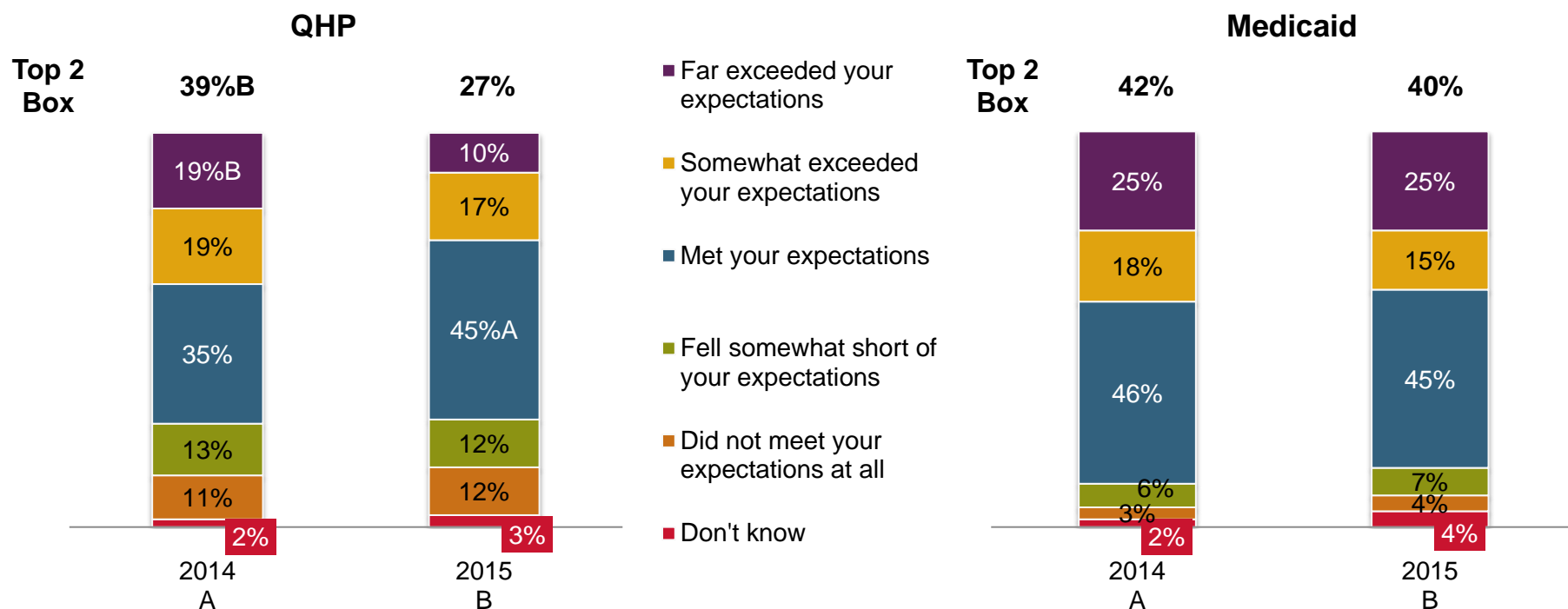
Base: QHP (609); Medicaid (232); Leavers (301)

Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval

Q1. Overall, how satisfied [[IF NEW ENROLLEE OR RENEWAL]] [are you] [[IF LEAVER]] [were you] with Access Health Connecticut? Would you say you are/were...?

Expectations Exceeded – 2014 vs. 2015

QHP customers are less likely to say Access Health CT exceeded their expectations in 2015 compared to 2014 (27% vs. 39%). Medicaid customers held mostly steady, with about 4 in 10 saying Access Health CT exceeded their expectations.



Base: QHP (2014-735; 2015-609); Medicaid (2014-628; 2015-232)

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval

Q30. How well has Access Health Connecticut met your expectations? Would you say Access Health Connecticut...



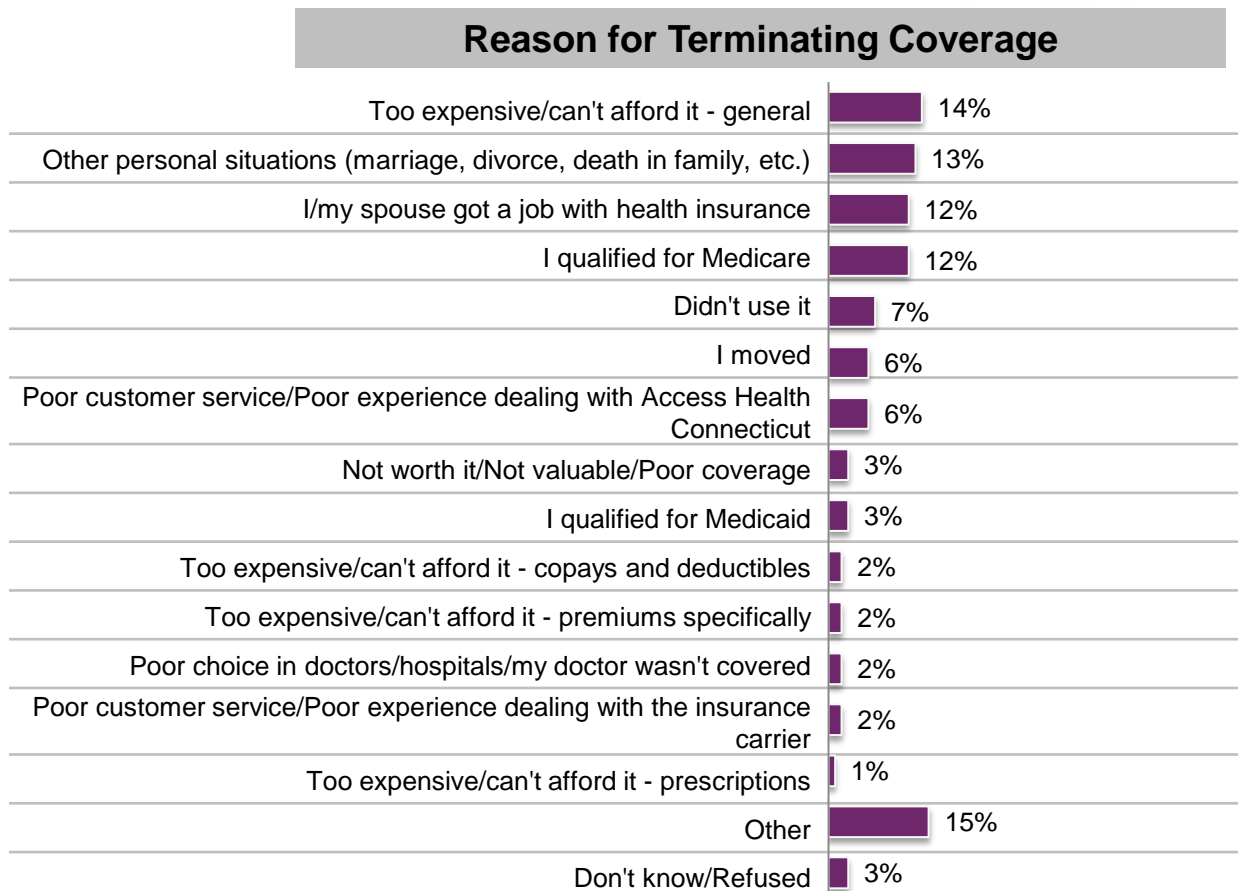
Leaver Behavior



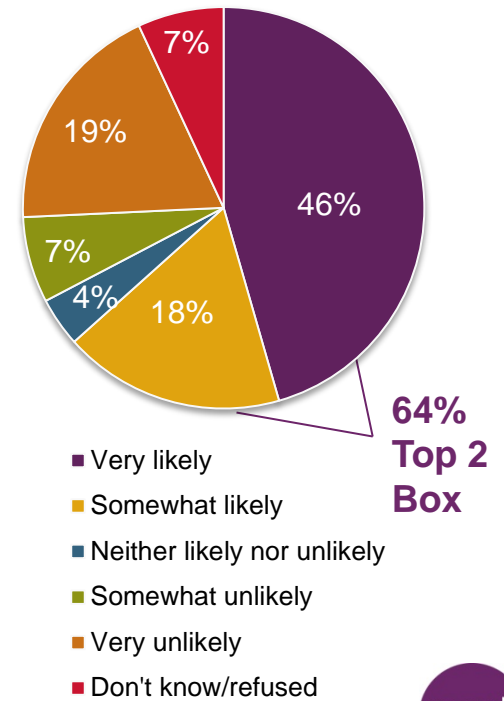
Reasons for Terminating Coverage & Likelihood to Repurchase – Leavers

Expense, personal situations, job attainment and Medicaid qualification are the most often cited reasons for terminating coverage.

Of those who terminated coverage, 64% would consider obtaining future coverage through Access Health CT.



Likelihood to Revisit Access Health CT for Future Coverage



Base: Leavers (301)

Q5. Why did you discontinue your health insurance coverage through Access Health Connecticut?

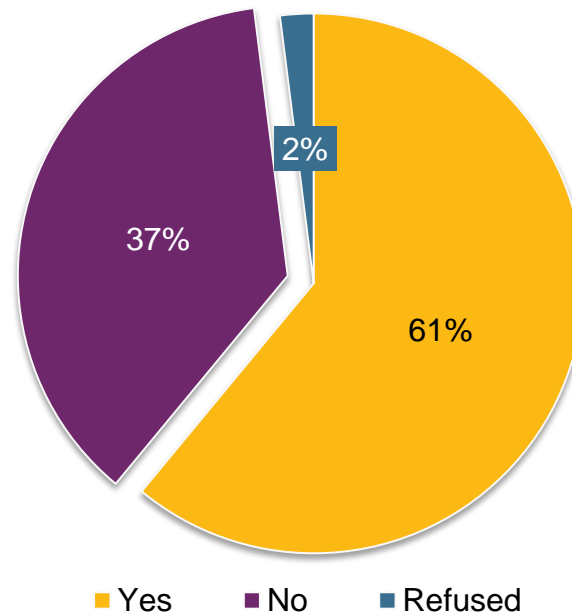
Q6. If your situation were to change in the future and you were once again in need of health insurance coverage, how likely would you be to obtain it through Access Health Connecticut?

Other Health Insurance Source – Leavers

About 6 in 10 of those who have ended their coverage through Access Health CT (“Leavers”) have insurance through some other source. This means roughly 4 in 10 (37%) are currently without coverage.

Leavers

Currently Have Health Insurance with Another Source



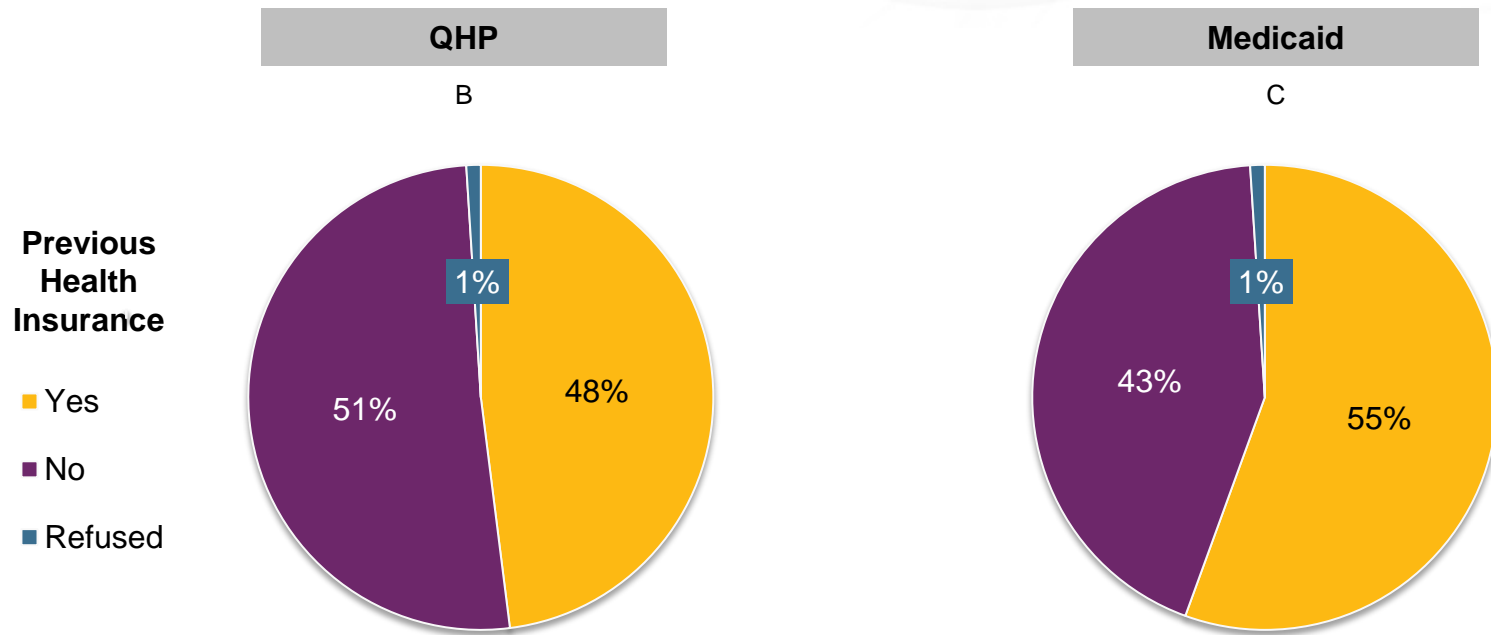


Prior Health Insurance Status



Prior Health Insurance Status – “Year Two” (2015) New Enrollees

Looking at “year two” new enrollees, 5 in 10 among QHP and 4 in 10 among Medicaid did not have health insurance prior to enrolling for coverage via Access Health CT.



Base: QHP (217); Medicaid (67)

Bb/Cc = Statistically significant at the 95%/90% Confidence Interval

Q12. Prior to signing up for health insurance through Access Health Connecticut, did you or anyone in your household have health insurance through another source in the past year such as your employer, your spouse's employer, a union, Medicaid or Husky Health, etc?

Prior Health Insurance Status – New Enrollees 2014 vs. 2015

A significantly higher percentage (51% in 2015 vs. 43% in 2014) of QHP new enrollees did not have health insurance coverage prior to enrolling through Access Health CT. Conversely, the percentage of uninsured Medicaid new enrollees without prior coverage declined between 2014 and 2015 (62% to 43%, respectively).

	QHP		Medicaid	
	2014 (Year One New Enrollees)	2015 (Year Two New Enrollees)	2014 (Year One New Enrollees)	2015 (Year Two New Enrollees)
	A	B	C	D
<i>Base:</i>	3,015	217	3,000	67
<u>Previous Health Insurance – New Enrollees</u>				
Yes	56%BC	48%	37%	55%C
No	43%	51%A	62%AD	43%
Refused	1%	0%	1%a	1%

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval

Q12 Prior to signing up for health insurance through Access Health Connecticut, did you or anyone in your household have health insurance through another source in the past year such as your employer, your spouse's employer, a union, Medicaid or Husky Health, etc?

Prior Health Insurance Source – New Enrollees 2014 vs. 2015

Year two enrollment was successful in signing up the parents of children who were previously covered under a different source – both among QHP and Medicaid enrollees.

QHP enrollees are increasingly coming to the Exchange after ending coverage through a current or previous employer.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
<i>Base: New Enrollee Who Signed Up In Past Year</i>	1,696	105	1,110	37
<u>Who Previously Had Health Insurance</u>				
Yourself	72%C	69%	62%	58%
Spouse/Live-in Partner	26%C	27%	13%	20%
Child/Children	19%	29%A	24%A	46%bC
Other relative	14%	13%	20%A	11%
Someone else	5%	4%	7%	3%
Refused	0%	2%	0%	9%
<i>Base: Had Health Insurance Through Another Source In Past Year</i>	1,686	302	1,103	88
<u>Source of Previous Insurance</u>				
Your employer or your spouse's employer	48%	54%aD	46%D	30%
Purchased on your own	29%C	26%	10%	6%
Medicaid or Medicare (Husky, Charter Oak, etc.)	13%	13%	29%A	41%BC
Government (federal, state, military)	5%B	3%	9%A	9%B
A union	2%	4%a	2%	2%
Through an association (AARP, etc.)	1%	0%	1%	1%
Some other source	7%	7%	8%	12%

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval

Q12A. You mentioned you or someone else in your household previously had health insurance in the past year. Which of the following people in your household previously had health insurance?

Q14. From which of the following sources was your or your family's prior health insurance coverage provided through?



Information Sources & Enrollment Channel



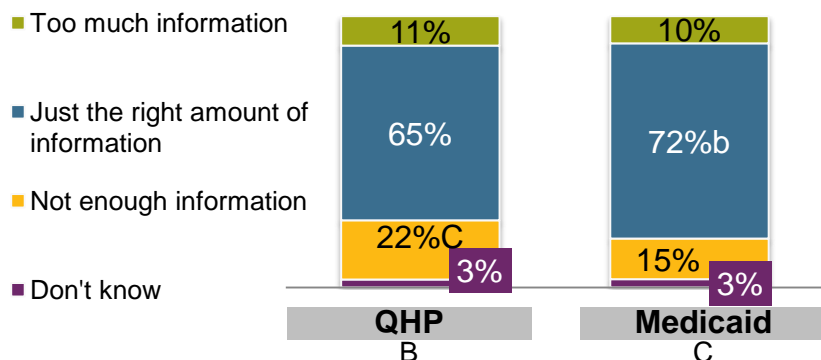
Information – Amount Available and Helpfulness

The majority of both QHP and Medicaid customers say there was “just the right amount of information” available during the sign-up or renewal process. However of the two, QHP customers are more likely than Medicaid customers to say there was not enough information available.

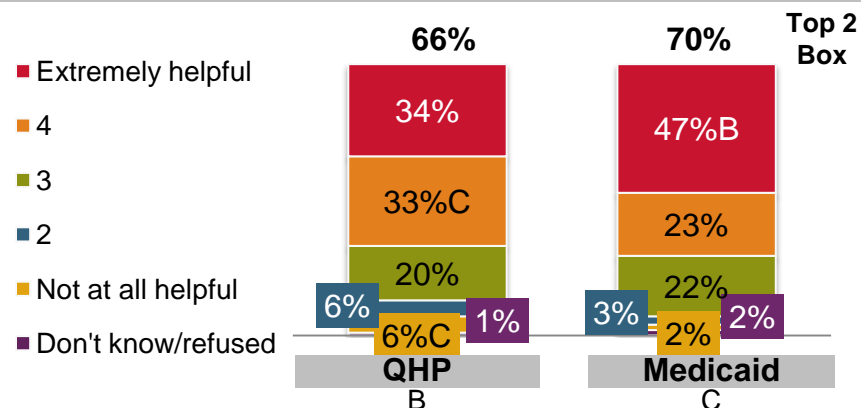
Medicaid customers were more likely to find the available information “extremely” helpful.



Amount of Info Available



Helpfulness of Information



Base: QHP (609); Medicaid (232)

Bb/Cc = Statistically significant at the 95%/90% Confidence Interval

Q18. Thinking about all the information available to you during your process, would you say it was...?

Q19. Using a scale of 1 to 5, where “1” means “Not at all helpful” and “5” means “Extremely helpful”, how would you rate the information you used during your process?

Amount of Information Available – 2014 vs. 2015

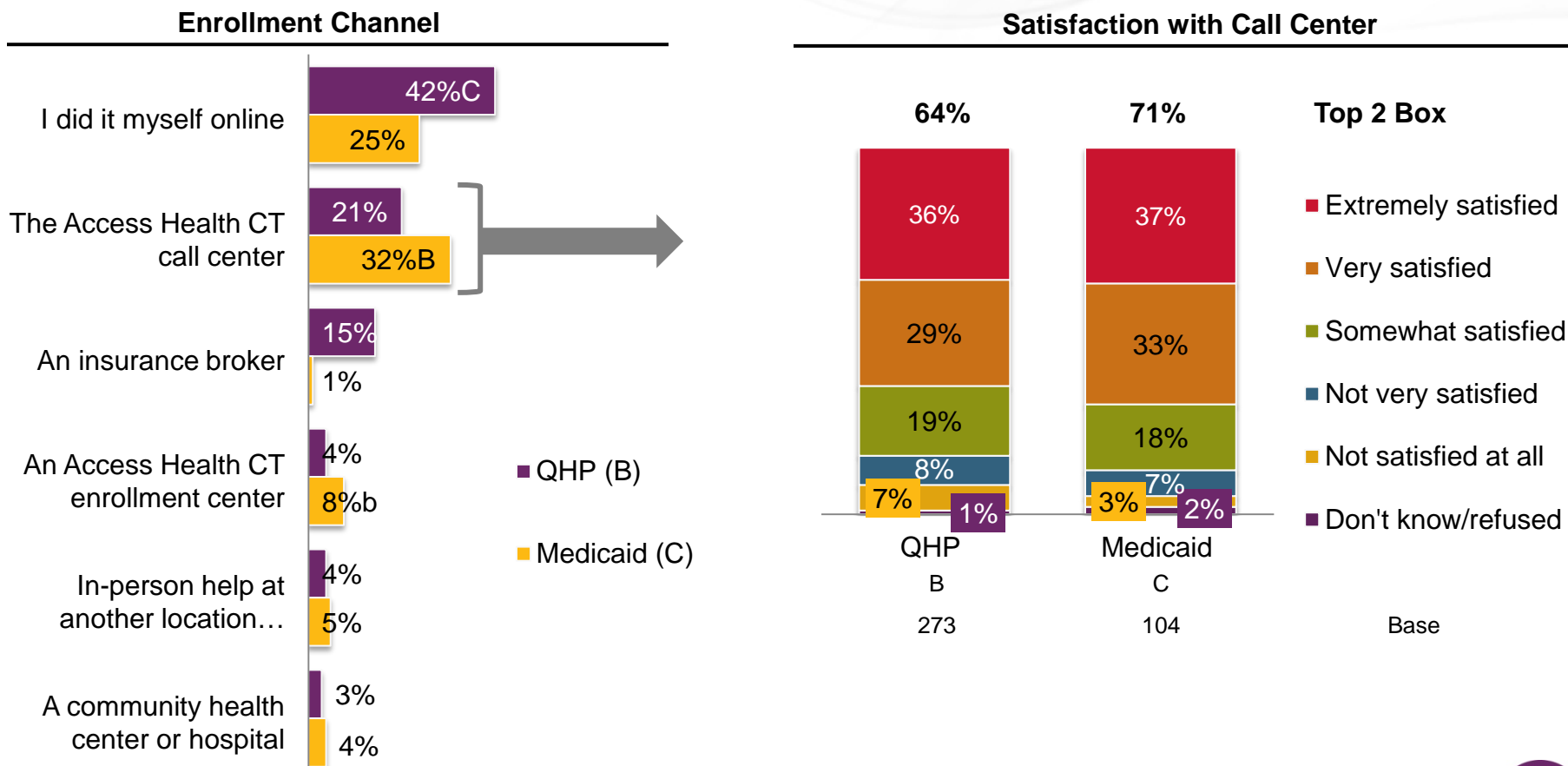
Perceptions regarding the amount of information available are fairly consistent year over year, with a slight decline among QHP customers who said there was “not enough information”.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
<i>Base : New Enrollee Or Renewal</i>	735	609	628	232
<u>Amount of Information Available</u>				
Too much information	10%	11%	10%	10%
Just the right amount of information	62%	65%	75%A	72%b
Not enough information	27%BC	22%D	15%	15%
Don't know/refused	1%	3%a	1%	3%C

Enrollment Channel – 2015

QHP customers preferred a “DIY” online method of enrollment, whereas Medicaid customers’ preferred method was the call center. Enrollment centers were twice as popular among Medicaid customers than among QHP customers.

Among those who contacted the call center for information, the majority (two-thirds or more) were satisfied.



Base: QHP (609); Medicaid (232)

Bb/Cc = Statistically significant at the 95%/90% Confidence Interval

Q2. Through which of the following ways did you enroll for health insurance through Access Health Connecticut?

Q17(4). Using a scale of 1 to 5, “1” meaning “Not satisfied at all” and “5” meaning “Extremely satisfied,” please indicate how satisfied you were with the following sources of information regarding Access Health Connecticut.

Enrollment Channel – 2014 vs. 2015

Significantly fewer Medicaid customers completed enrollment online or via a community health center/hospital in 2015 compared to 2014. Nearly a third used the call center to enroll in 2015, up from a quarter in 2014.

Fewer customers (both QHP and Medicaid) completed their enrollment or renewal via an enrollment center in 2015 than in 2014.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Base :	3,015	609	3,000	232
Enrolled online by myself	45%C	42%D	40%D	25%
The Access Health CT call center	18%	21%	24%A	32%BC
An insurance broker	15%C	15%	3%	1%
An Access Health CT enrollment center	9%B	4%	12%AD	8%b
An Access Health CT navigator or in-person assister	8%	-	9%	-
A community health center or hospital	6%B	3%	11%AD	4%
An enrollment event	3%	-	3%	-
In-person help at another location such as a library, the Department of Labor, or a community center	-	4%	-	5%
None of the above/Don't know/Refused	2%	11%	3%	25%B

Satisfaction with Call Center as Information Source – 2014 vs. 2015

While the majority of QHP and Medicaid customers maintain high satisfaction levels with the call center, watch for slippage in terms of those who were “extremely” satisfied.

Among Medicaid customers in particular, there was a dramatic shift between those who were “extremely” vs. “very” satisfied – and a significant increase in those who say they were not very satisfied.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
<i>Base (those who used the call center as a source of information):</i>	337	273	309	104
<u>Top 2 Box</u>	60%	64%	78%	71%
Extremely satisfied	38%	36%	55%D	37%
Very satisfied	22%	29%a	22%	33%C
Somewhat satisfied	20%	19%	13%	18%
Not very satisfied	8%	8%	3%	7%c
Not satisfied at all	10%	7%	5%	3%

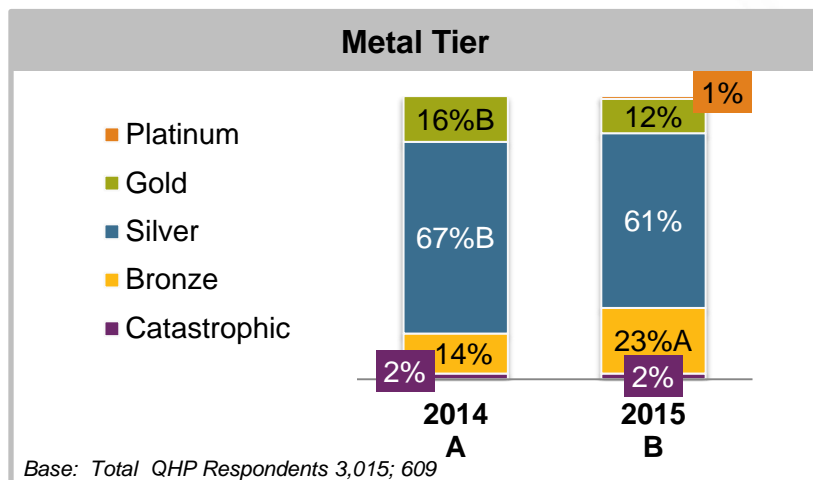


Metal Tier & Carrier



Metal Tier and Carrier – QHP Only

An increasing proportion of QHP customers have a Bronze plan in 2015. At 42%, ConnectiCare is nearly equal with Anthem in terms of enrollee share.

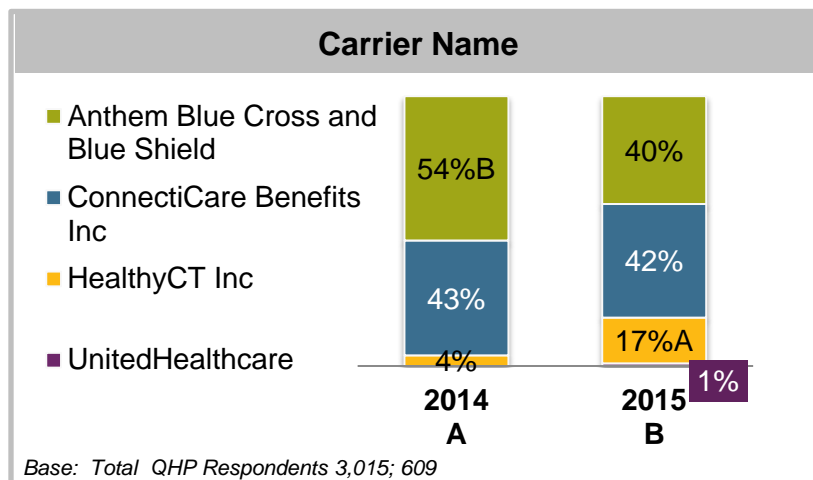


Anthem 

ConnectiCare 
You know us by .

HCT 
HEALTHYCT
YOUR HEALTH — YOUR PLAN.

 **UnitedHealthcare**



Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
R7. Metal Level
R12. Carrier Name

Carrier Satisfaction, Interaction, Touchpoints & Likelihood to Switch

As was the case in 2014, Medicaid customers continue to be more satisfied with their carrier than QHP customers. However, the share of Medicaid customers who report not having carrier interaction has grown from 3 in 10 in 2014, to 4 in 10 in 2015. Furthermore, fewer in both groups report receiving their health insurance card in the mail in 2015 vs. 2014.

Overall, QHP customers are engaging with their carrier to a greater extent than Medicaid. Only 2 in 10 QHP customers report not having carrier interaction in 2015.

	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Carrier Satisfaction (Base: named insurance carrier)	719	571	594	220
Extremely/Very Satisfied	58%	57%	76%A	73%B
Carrier Interaction (Base: named insurance carrier)	719	571	594	220
Yes	84%BC	78%D	67%D	56%
No	15%	21%A	32%A	41%BC
Don't Know/refused	0%	1%	1%	3%BC
Carrier Touchpoints (Base: had contact with carrier)	607	447	399	123
Received my health insurance card in the mail	75%bC	70%D	67%D	51%
Received general plan information in the mail	69%	77%A	65%	72%
Received a bill for premiums	69%BC	56%D	8%	6%
Received an explanation of benefits statement in the mail	65%BC	58%D	45%	38%
Spoke with a customer service representative	50%C	54%D	39%	44%
Received general plan information through email	44%BC	33%D	18%	16%
Don't Know/refused	1%	1%	2%	3%

Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval

Q25. How satisfied are you with the carrier you selected for your insurance plan? Would you say you are...?

Q23. Since signing up for an insurance plan with [INSERT RESPONSE FROM Q22A], have you had any contact with or received any information from the carrier?

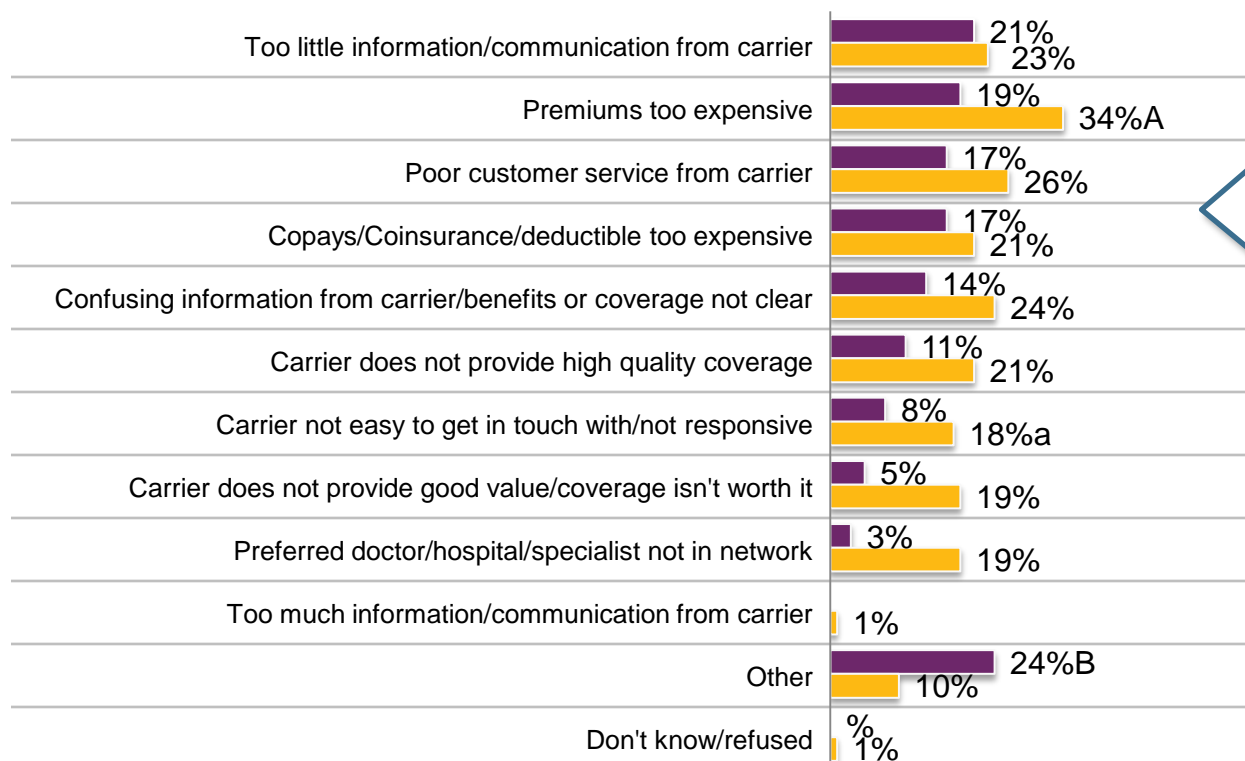
Q24. You mentioned you've had contact with or received information from your insurance carrier since signing up. Which of the following types of communication have you had with your insurance carrier?

Reasons for Carrier Dissatisfaction

Among the small subset of QHP customers who indicate they are not very/not at all satisfied with their carrier (about 11%), the top reasons cited in 2015 are “too little information/communication”, “premiums too expensive”, “poor customer service” and “copays/coinsurance/deductible too expensive”.

While price sensitivity can be challenging to overcome, the share of customers citing “premiums too expensive” has declined from 2014 to 2015. With about 4 in 10 dissatisfied customers indicating customer service and/or communication issues with their carrier, it’s clear expense is not the only barrier to deal with.

QHP



Opportunity:

Give customers a “roadmap to success” when dealing with carriers. Help them anticipate information they should be receiving and when, and equip them with the resources to reach out to their carrier for help.

■ 2015 A

■ 2014 B

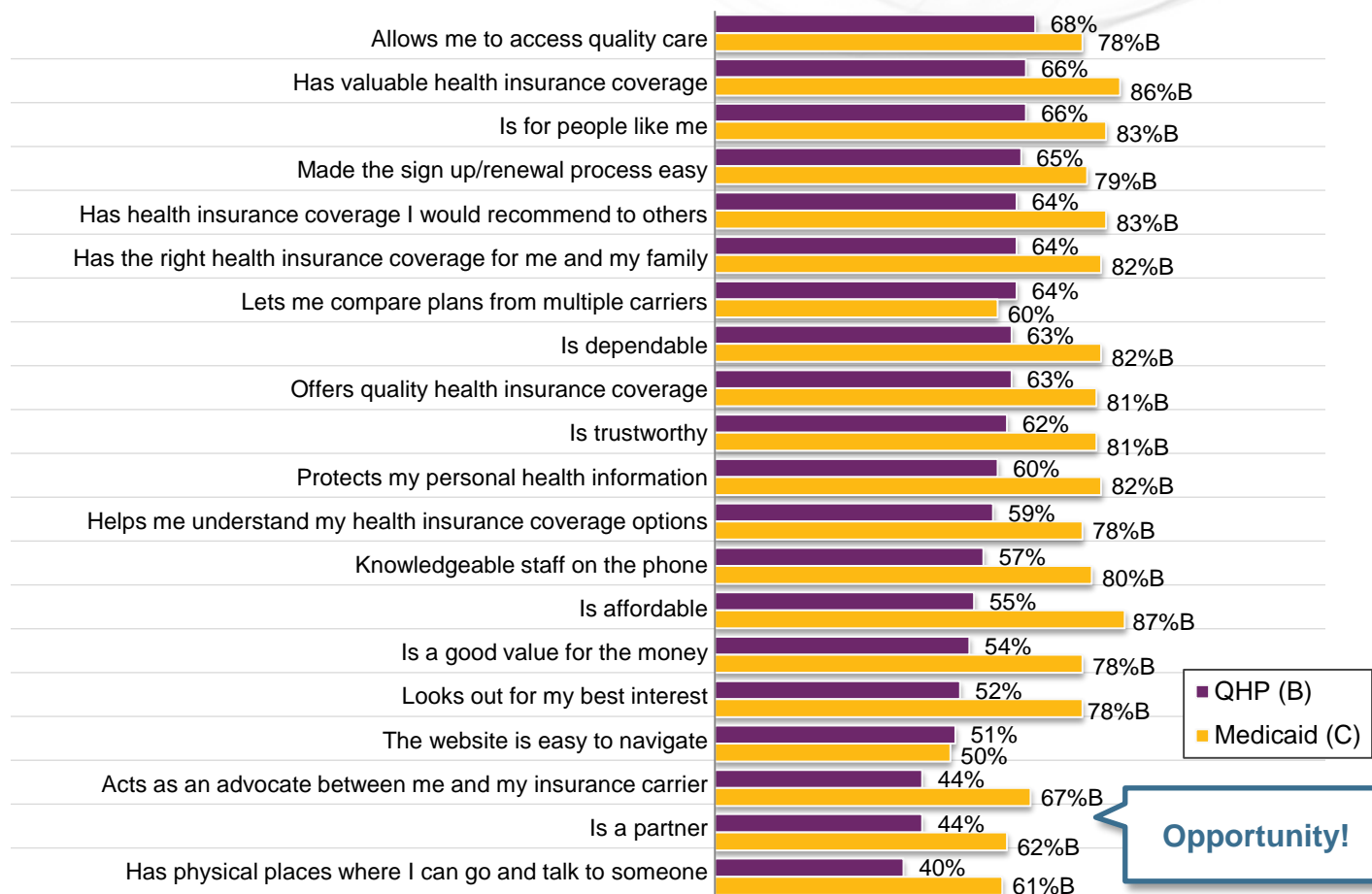


Imagery and Price Perceptions



Access Health CT Imagery

Overall, Medicaid customers have much more positive perceptions of Access Health CT than QHP customers. Specifically, perceptions of affordability, value, looking out for individuals' best interest, and having knowledgeable staff on the phone are areas of focus when messaging to QHP customers. With low ratings and wide gaps compared to Medicaid customers, advocacy relating to the carrier and partnership also represent a critical opportunity area.



Base: QHP (609); Medicaid (232)

Bb/Cc = Statistically significant at the 95%/90% Confidence Interval

Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well". The higher the number, the more the statement describes Access Health Connecticut.

Access Health CT Imagery – 2014 vs. 2015

Website navigability declined from 2014 to 2015. However, ease of sign-up/renewal improved significantly among QHP customers, and value perceptions improved among Medicaid customers.

% Describes Extremely/Very Well	QHP		Medicaid	
	2014	2015	2014	2015
	A	B	C	D
Made the sign up renewal process easy	58%	65%A	73%A	79%Bc
Allows me to access quality care	-	68%	-	78%B
Is for people like me	67%	66%	81%A	83%B
Has valuable health insurance coverage	65%	66%	78%A	86%BC
Has the right health insurance coverage for me and my family	-	64%	-	82%B
Has health insurance coverage I would recommend to others	63%	64%	80%A	83%B
Lets me compare plans from multiple carriers	64%c	64%	59%	60%
Is dependable	-	63%	-	82%B
Offers quality health insurance coverage	-	63%	-	81%B
Is trustworthy	65%	62%	78%A	81%B
Protects my personal health information	-	60%	-	82%B
Helps me understand my health insurance coverage options	61%	59%	73%A	78%B
Knowledgeable staff on the phone	-	57%	-	80%B
Is affordable	-	55%	-	87%B
Is a good value for the money	-	54%	-	78%B
Looks out for my best interest	-	52%	-	78%B
The website is easy to navigate	56%b	51%	60%aD	50%
Is a partner	-	44%	-	62%B
Acts as an advocate between me and my insurance carrier	41%	44%	61%A	67%Bc
Has physical places where I can go and talk to someone	-	40%	-	61%B

Base: QHP (2014 - 735; 2015 - 609) Medicaid (2014 - 628; 2015 - 232)

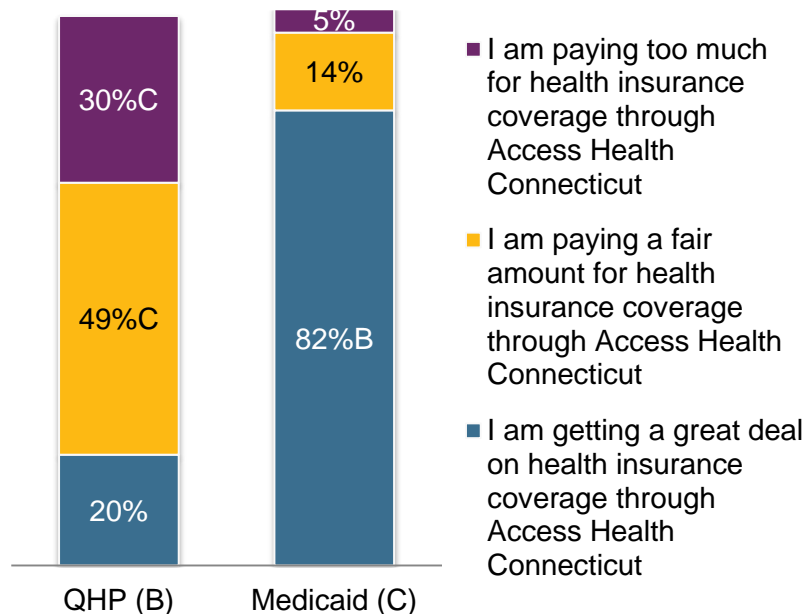
Aa/Bb, Cc/Dd, Aa/Cc, Bb/Dd = Statistically significant at the 95%/90% Confidence Interval
Q27. How much you agree that the following statements describe Access Health Connecticut.

Perceptions of Price

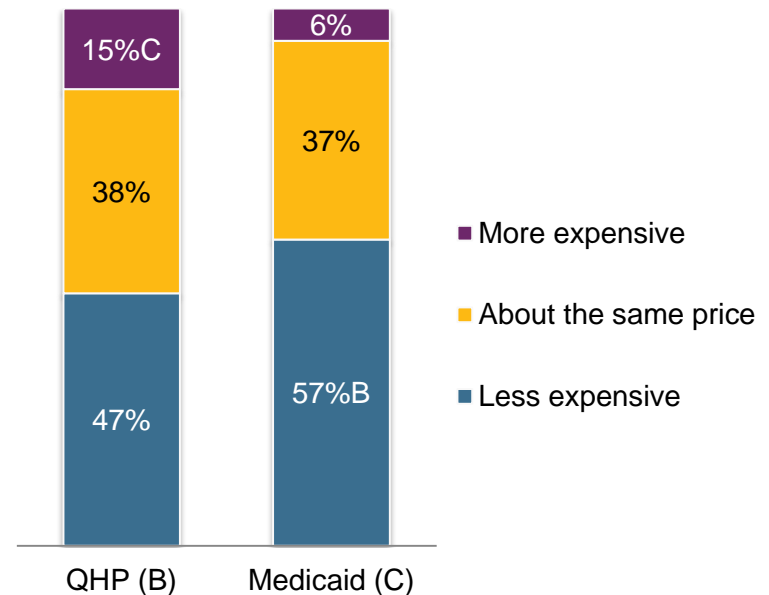
Nearly 7 in 10 QHP customers feel they are paying a fair amount or getting a great deal on health insurance coverage through Access Health CT. That leaves 3 in 10 who think they are paying too much. Despite this, only half of those who think they are paying too much (15%) say the insurance coverage through Access Health CT is more expensive than other sources.

The majority (82%) of Medicaid customers recognize they are getting a great deal on their health insurance coverage.

Which of the following statements best describes your opinion?



Compared to other sources of health insurance coverage, do you think Access Health Connecticut is...



Base: QHP (609); Medicaid (232)

Bb/Cc = Statistically significant at the 95%/90% Confidence Interval

Q28. Which of the following statements best describes your opinion?

Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is...



Re-Enrollment

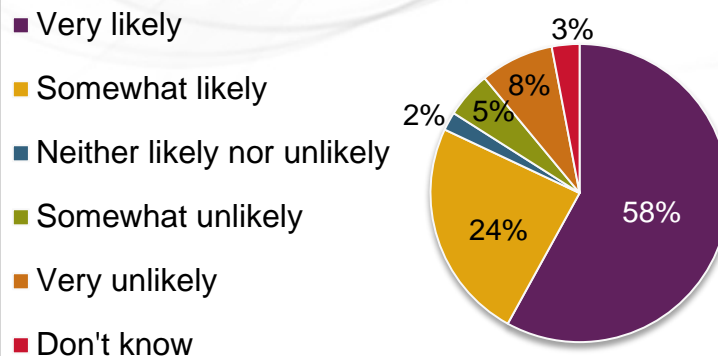


Re-Enrollment Likelihood and Barriers (QHP only)

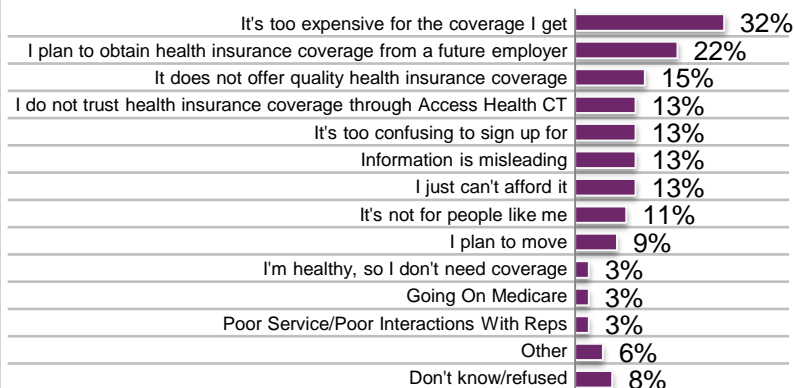
82% of QHP customers say they are very or somewhat likely to re-enroll for health insurance through Access Health CT at the end of the year.

Among the small subset (approximately 13%) of QHP customers who say they are somewhat or very unlikely to re-enroll, the most frequently cited reason is expense-related.

Likelihood To Re-enroll



Barriers for Unlikely Re-Enrollment



Base: QHP enrollees who are somewhat/very unlikely to re-enroll (79)

Base: QHP (609)

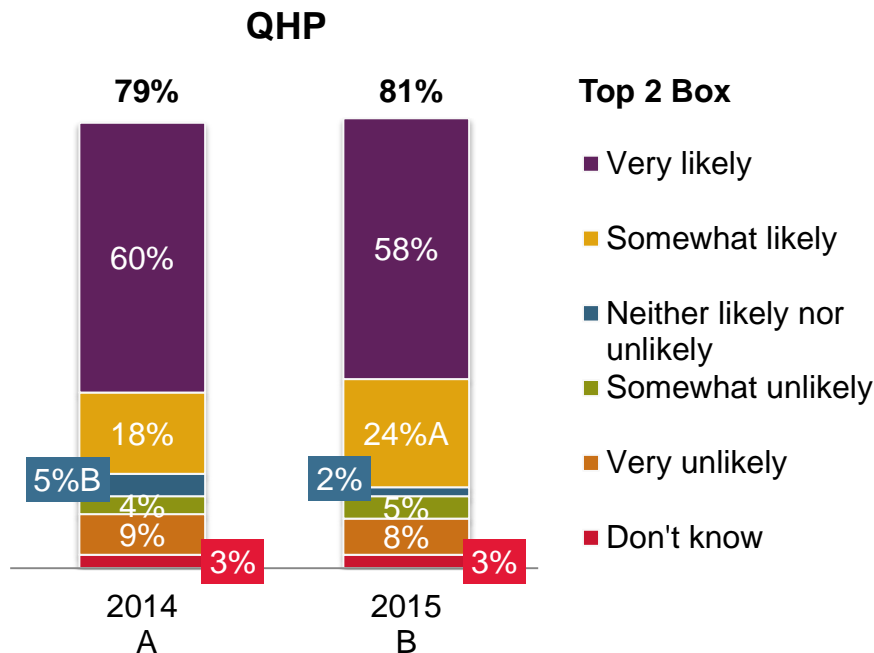
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?

Q32. Which of the following, if any, are reasons why you are with Access Health Connecticut in the future for health insurance coverage?

Re-Enrollment Likelihood and Barriers (QHP only) – 2014 vs. 2015

Re-enrollment likelihood stays consistent with 2014 ratings, with 8 in 10 saying they are somewhat or very likely to re-enroll. However, there was a significant increase in those who say they are “somewhat likely” to re-enroll.

While fewer QHP customers cite “not for people like me” as a barrier to enrollment, there was a directional increase in those who cited expense or confusion as barriers in 2015 compared to 2014.



Barriers for Unlikely Re-Enrollment – QHP

	2014	2015
	A	B
It's too expensive for the coverage I get	28%	32%
Have other insurance/through work	24%	-
It's not for people like me	23% b	11%
It does not offer quality health insurance coverage	20%	15%
Information is misleading	15%	13%
I do not trust health insurance coverage through Access Health CT	14%	13%
I just can't afford it	10%	13%
It's too confusing to sign up for	9%	13%
I'm healthy, so I don't need coverage	4%	3%
Other	8%	6%
Don't know/refused	6%	8%

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval

Base: QHP: 2014 (606; 80), 2015 (609; 79)

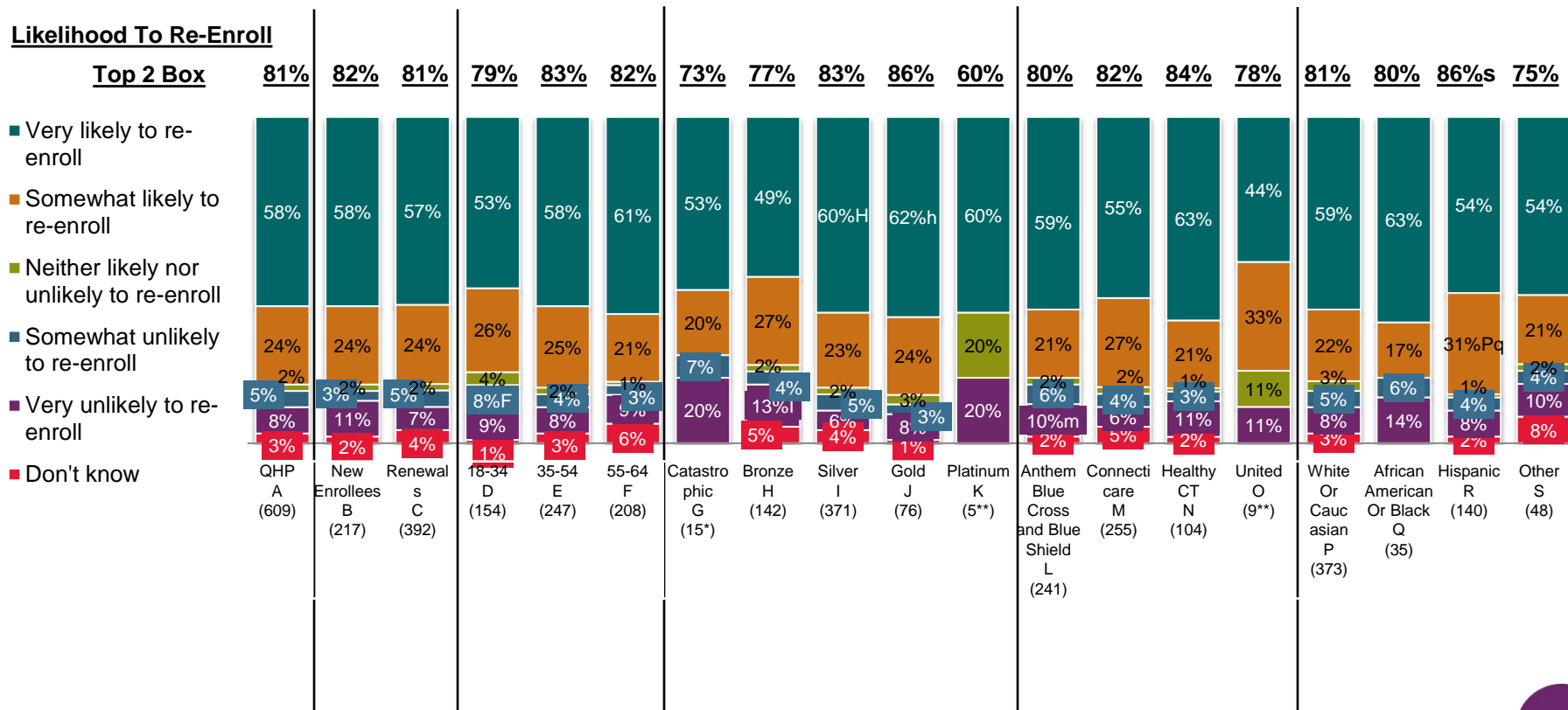
Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?

Q32. Which of the following, if any, are reasons why you are with Access Health Connecticut in the future for health insurance coverage?

Re-Enrollment Intent – QHP

Re-enrollment intent is very consistent across new enrollees and renewals, as well as across age groups within the QHP population.

There is some directional differentiation based on metal tier, with Silver and Gold plan participants most likely to re-enroll. Similarly, Hispanics indicate a slightly higher propensity to renew.



Bb/Cc, Dd/Ee/Ff, Gg/Hh/Ii/Jj/Kk, Ll/Mm/Nn/Oo, Pp/Qq/Rr/Ss = Statistically significant at the 95%/90% Confidence Interval

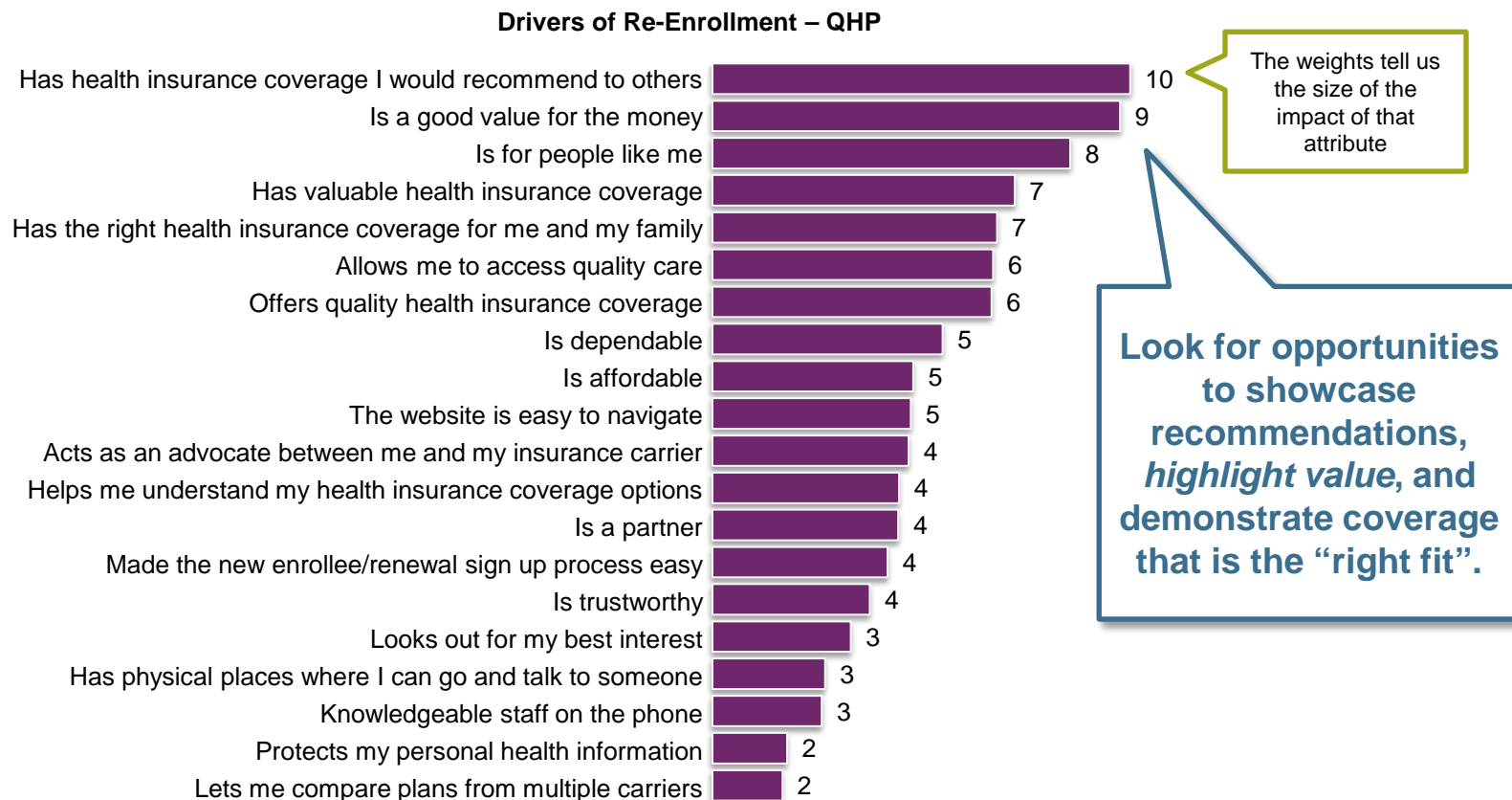
Caution: *small base size, **extremely small base size

Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?

Re-Enrollment Drivers (QHP only)

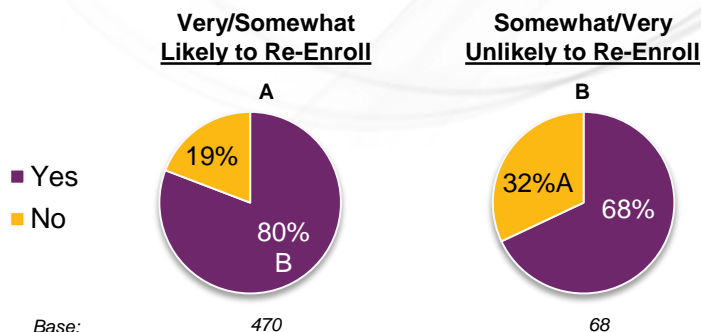
Having coverage that they would recommend to others, offers a good value for the money, and is “right for me” are key drivers of re-enrollment.

While website navigability and the sign-up or renewal process are entry points to a good customer experience, our results demonstrate the need to ramp up value perceptions beyond basic functionality.



Those who are most likely to re-enroll are more likely to interact and feel satisfied with their carrier.

Carrier Interaction



Carrier Touchpoints

	Base: 470	68
Received general plan information in the mail	78%	76%
Received my health insurance card in the mail	72%	63%
Received an explanation of benefits statement in the mail	58%	61%
Received a bill for premiums	57%	52%
Spoke with a customer service representative	54%	61%
Received general plan information through email	33%	33%

Carrier Satisfaction

	Base: 470	68
Extremely/Very Satisfied (Net)	63% B	29%
Not Very/Not At All Satisfied (Net)	8%	32% A

Aa/Bb=Statistically significant at the 95%/90% Confidence Interval

Q23. Since signing up for an insurance plan with [INSERT RESPONSE FROM Q22A], have you had any contact with or received any information from the carrier?

Q24. You mentioned you've had contact with or received information from your insurance carrier since signing up. Which of the following types of communication have you had with your insurance carrier?

Q25. How satisfied are you with the carrier you selected for your insurance plan? Would you say you are...?

Perceptions of Price Varies Based on Re-Enrollment Intent

Nearly 6 in 10 of those least likely to re-enroll think they are paying too much for their coverage, and 4 out of 10 think Access Health CT is more expensive than other health insurance sources.

As we saw in our Drivers Analysis, demonstrating value in a way that is personally relatable is key in driving re-enrollment.

	Very/ Somewhat Likely to Re-Enroll	Somewhat/ Very Unlikely to Re-Enroll
	A	B
Base:	496	79
<u>Perceptions Of Price</u>		
I am paying too much for health insurance coverage through Access Health Connecticut	25%	57% A
I am paying a fair amount for health insurance coverage through Access Health Connecticut	53% B	32%
I am getting a great deal on health insurance coverage through Access Health Connecticut	22% B	11%
<u>Perceptions Of Price Comparative</u>		
More expensive	11%	39% A
About the same price	38%	37%
Less expensive	51% B	24%

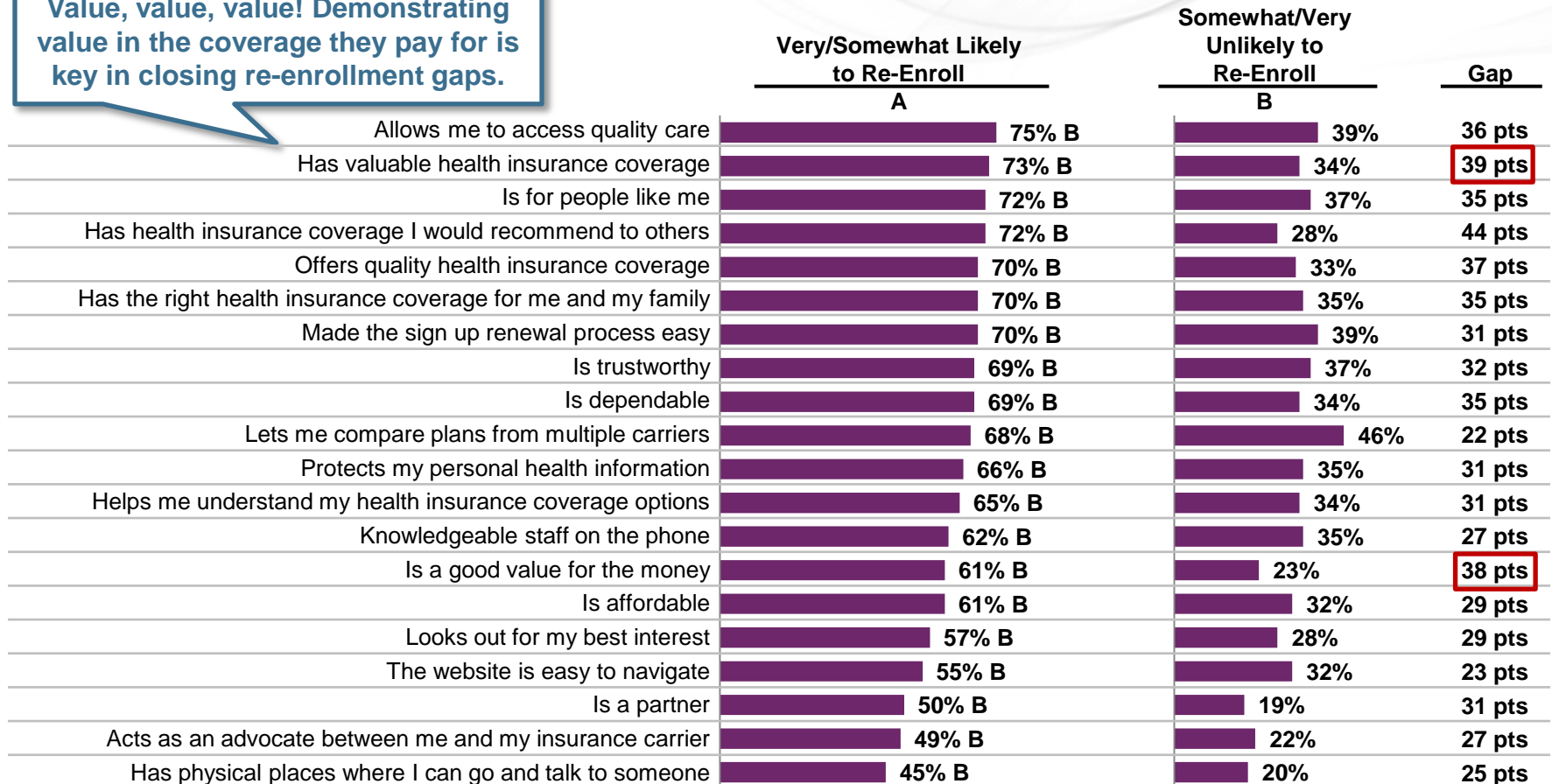
Aa/Bb = Statistically significant at the 95%/90% Confidence Interval
Q28. Which of the following statements best describes your opinion?

Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is...

Access Health CT Imagery Varies Greatly Based on Re-Enrollment Intent

It's not surprising that those who indicate the strongest likelihood of re-enrolling have more positive perceptions of Access Health CT than those who are not likely to re-enroll. Efforts to close some of the larger gaps in perceptions may help secure stronger re-enrollment numbers.

Value, value, value! Demonstrating value in the coverage they pay for is key in closing re-enrollment gaps.



Base: Very/Somewhat Likely to Re-Enroll (496); Somewhat/Very Unlikely to Re-Enroll (79)

Aa/Bb = Statistically significant at the 95%/90% Confidence Interval

Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well". The higher the number, the more the statement describes Access Health Connecticut.

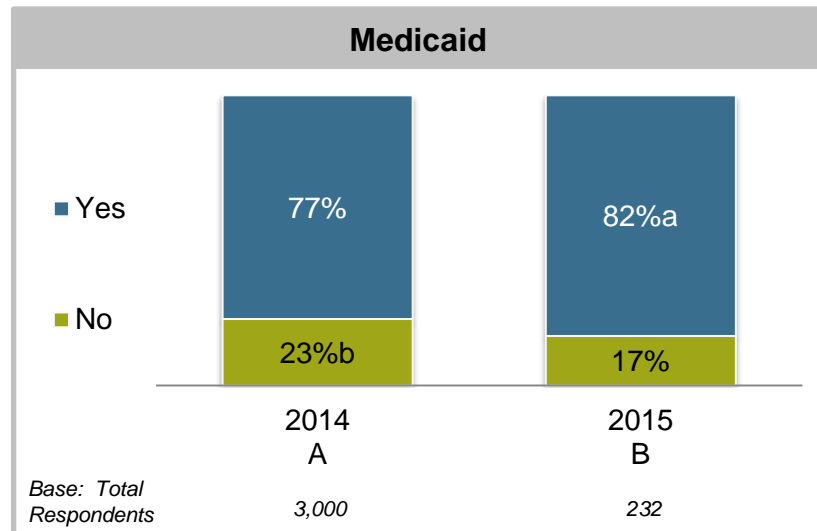
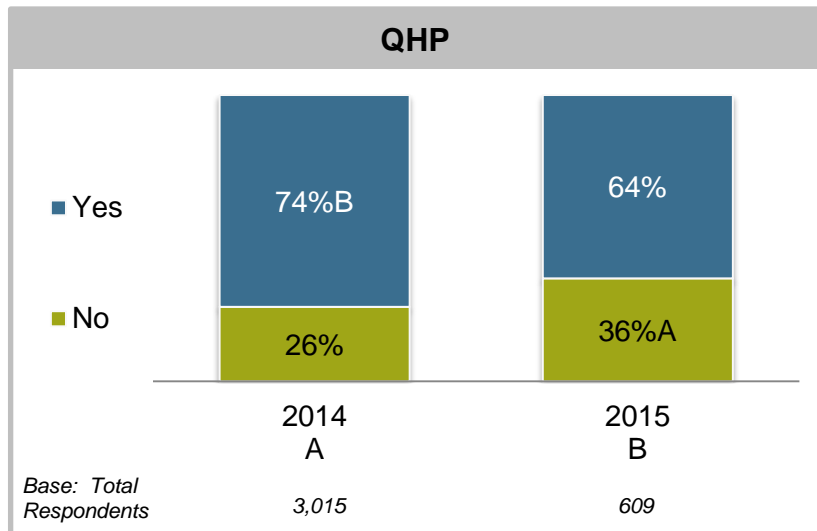


Health Engagement Overview



Health Insurance Usage – 2014 vs. 2015

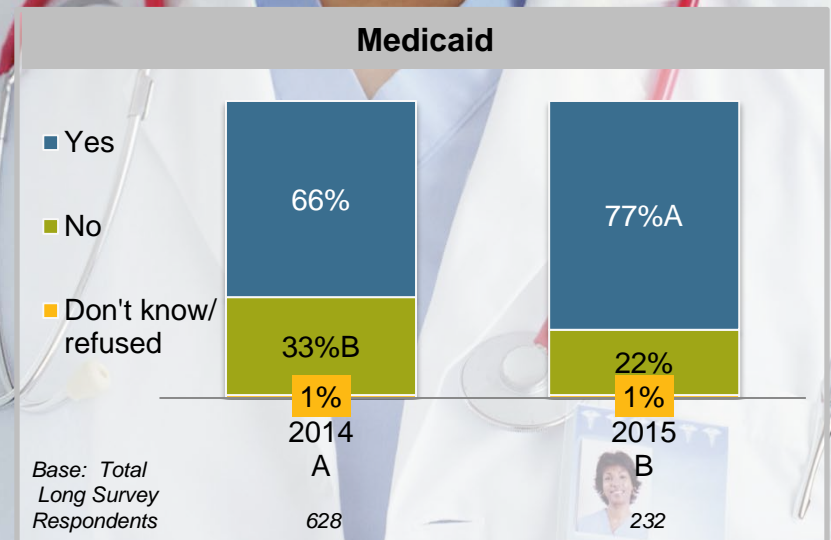
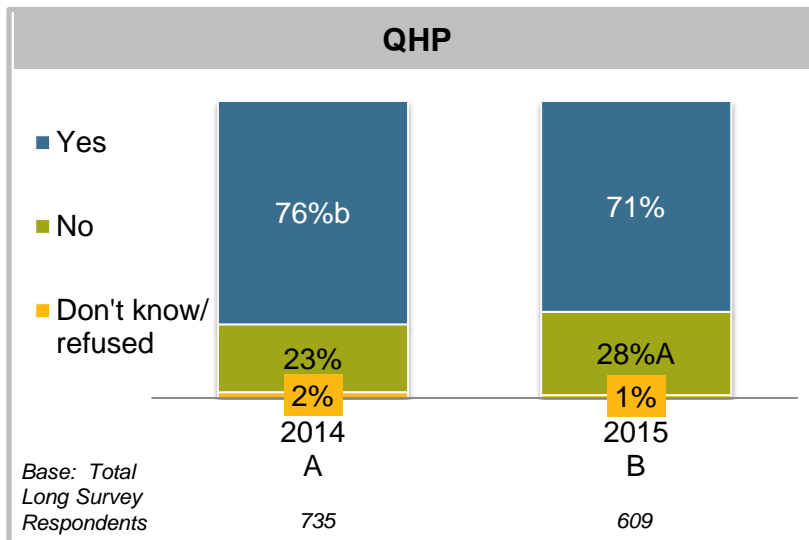
At the time of the survey, fewer QHP customers had used their insurance coverage in 2015 vs. 2014 (64% vs. 74%, respectively), whereas Medicaid customers in 2015 were more likely to have used their insurance coverage (82% vs. 77%).



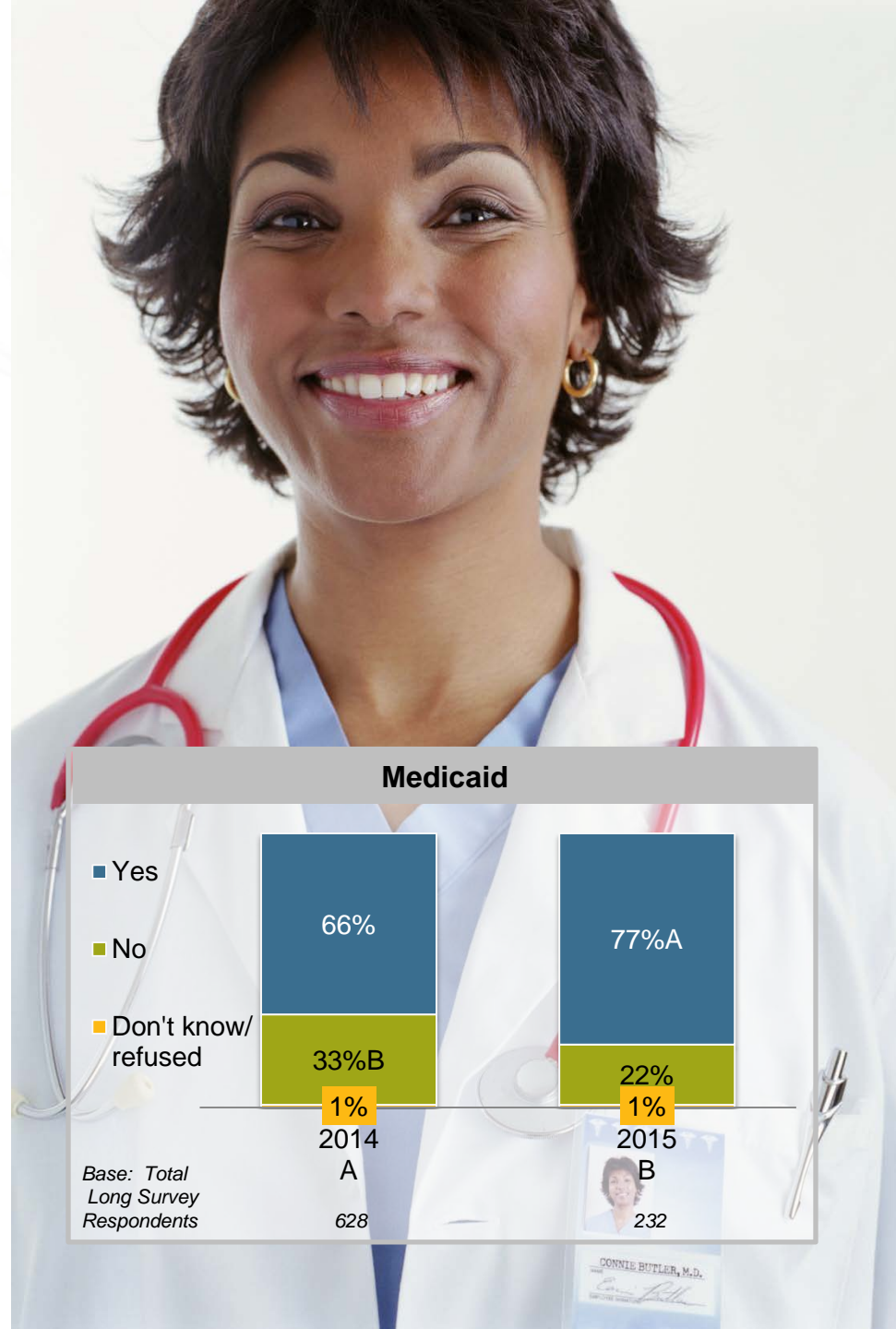
Primary Care Physician 2014 vs. 2015

Fewer QHP customers report having a primary care physician in 2015 compared to 2014 (71% vs. 76%).

Again, Medicaid customers show the opposite trend with an increasing percentage indicating they have a primary care physician in 2015 compared to 2014 (77% vs. 66%).

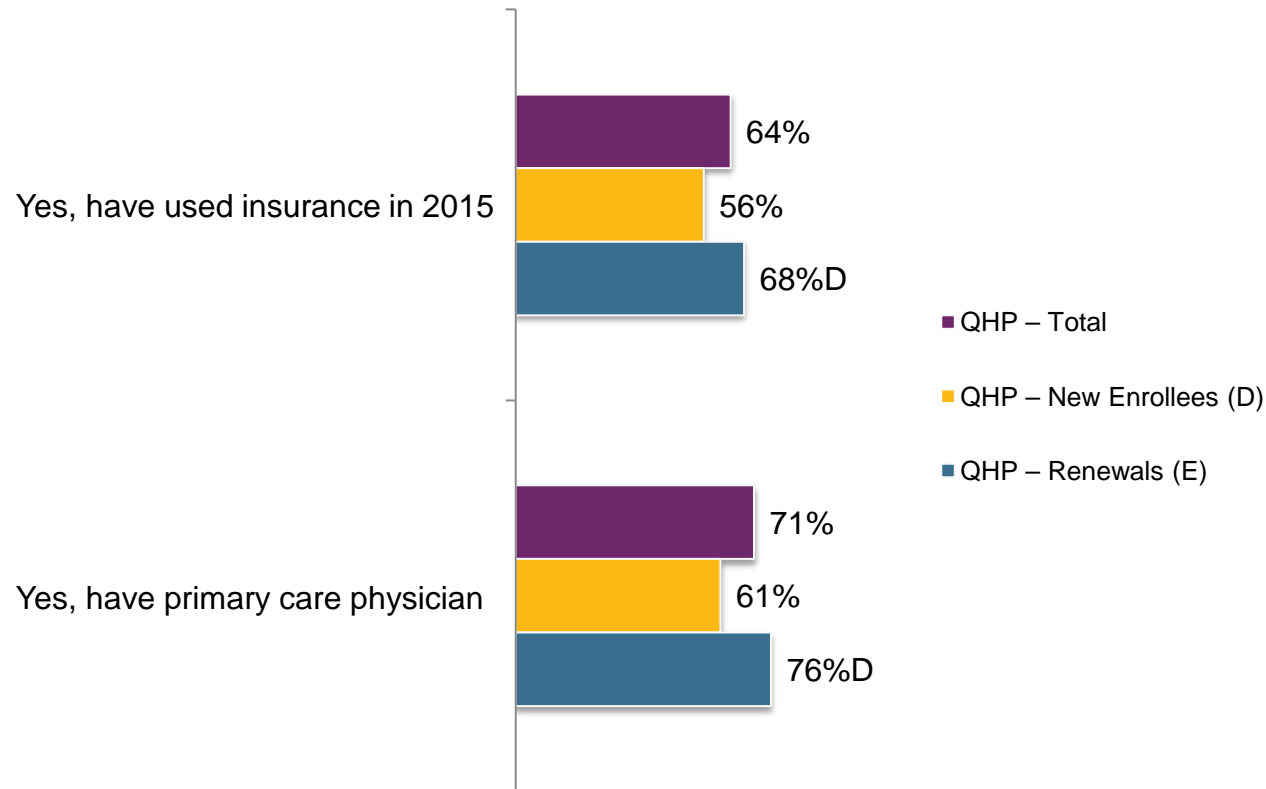


Aa/Bb = Statistically significant at the 95%/90% Confidence Interval QD2. Do you currently have a primary care physician?



Health Engagement – 2015 – QHP New Enrollees vs. Renewals

QHP renewal customers are more likely to have used their insurance and have a primary care physician (PCP). Encouraging new enrollees to use their insurance quickly and find a PCP may help to instill lasting value perceptions.



Base: QHP – Total (609); QHP – New Enrollees (217); QHP – Renewals (392)

Dd/Ee = Statistically significant at the 95%/90% Confidence Interval

Q3. Have you used your health insurance in 2015 – such as for doctors visits, hospitalizations, health screenings, etc.?

QD2. Do you currently have a primary care physician?

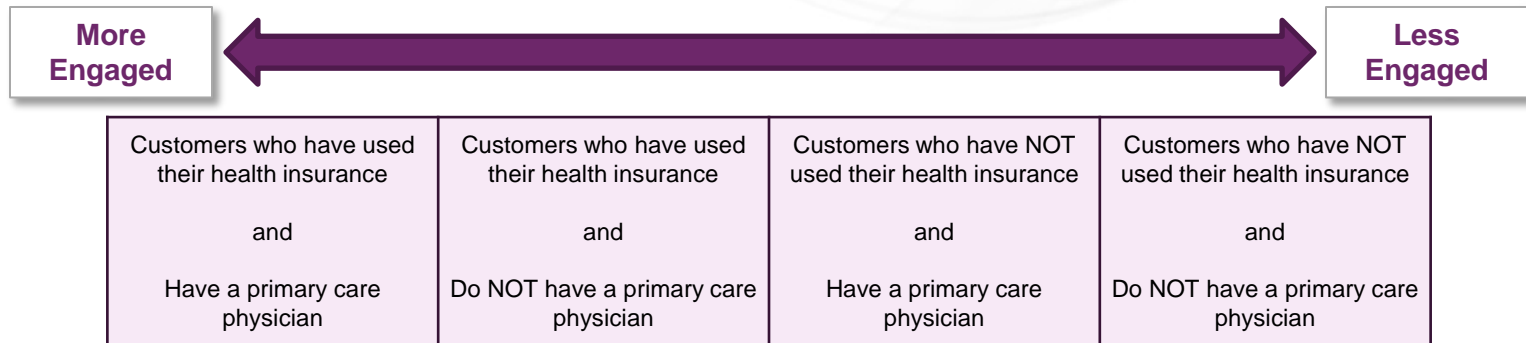


Health Engagement – QHP Drill Down



Summary of QHP Engagement

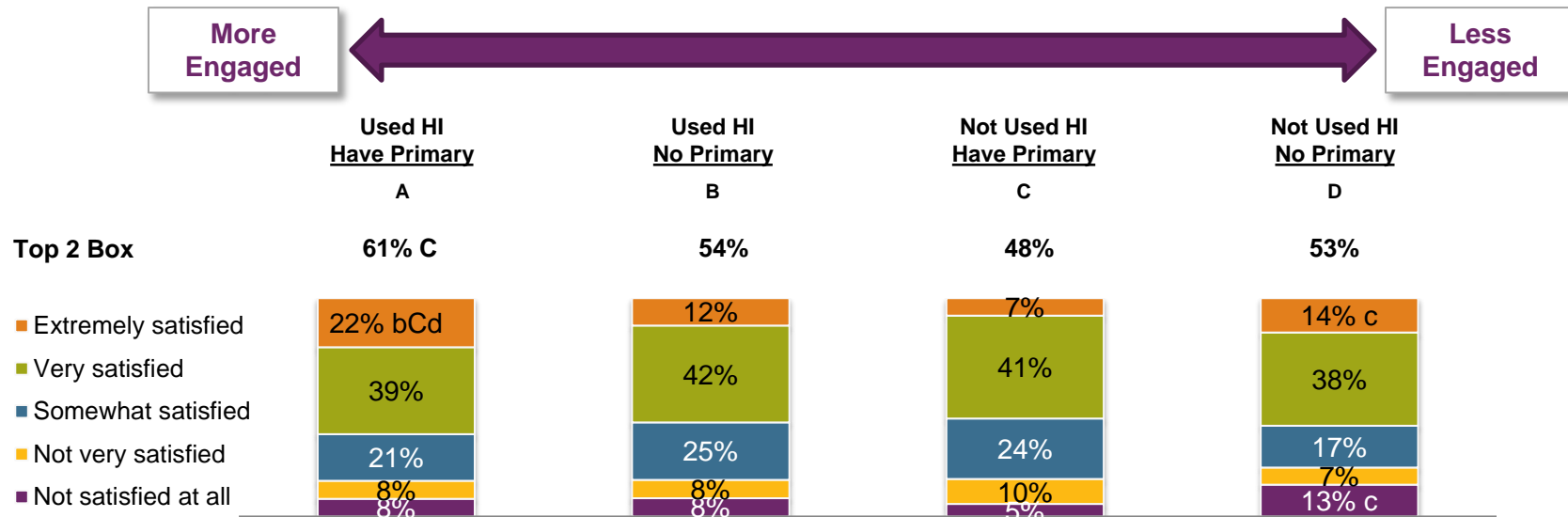
This section looks at differences among QHP customers along the “engagement continuum”. The continuum is defined as follows:



- Those who are the most engaged tend to be older, white, married, and have a bachelor’s degree or more.
- Encouraging engagement among all populations will enhance satisfaction, imagery associations with Access Health CT, carrier interaction, and increase likelihood of renewal.

QHP Engagement – Satisfaction with Access Health CT

Those who are the most engaged report the highest levels of satisfaction with Access Health CT, whereas the least engaged are more likely to say they are “not satisfied at all”.



Base: QHP Used HI, Have Primary (322); QHP Used HI, No Primary (65); QHP Not Used HI, Have Primary (110); QHP Not Used HI, No Primary (112)

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval

Q1. Overall, how satisfied [[IF NEW ENROLLEE OR RENEWAL]] [are you] [[IF LEAVER]] [were you] with Access Health Connecticut? Would you say you are/were...





Lesser engaged QHP customers are more likely to have Bronze tier plans or plans through HealthyCT.



Metal Tier

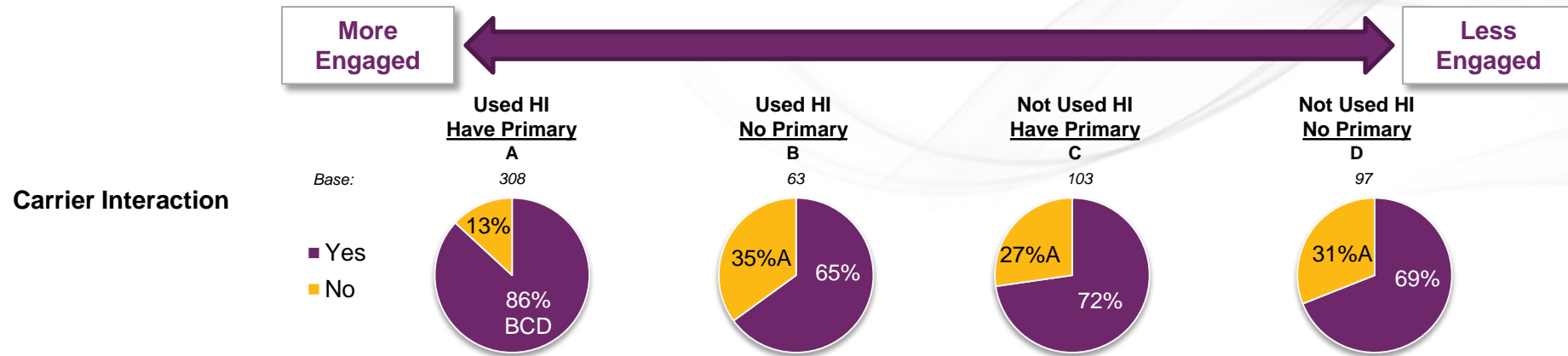
	<u>Used HI Have Primary</u> A	<u>Used HI No Primary</u> B	<u>Not Used HI Have Primary</u> C	<u>Not Used HI No Primary</u> D
Catastrophic	1%	5%	3%	4%
Bronze	16%	29% A	31% A	35% A
Silver	63%	57%	60%	58%
Gold	19% C	6%	6%	3%
Platinum	1%	3%		
Base:	322	65	110	112

Carrier Name

	Anthem Blue Cross and Blue Shield	43% b	31%	39%	36%
	ConnectiCare Benefits Inc	43%	49%	39%	37%
	HealthyCT Inc	12%	20% a	19% a	28% A
	UnitedHealthcare	2%	-	3%	-

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval
 QR7. Metal Tier
 QR12. Carrier

Highly engaged QHP customers are more likely to have carrier contact and high carrier satisfaction.



Carrier Touchpoints

Base:	265	41	74	67
Received general plan information in the mail	75%	80%	78%	81%
Received my health insurance card in the mail	70%	66%	68%	76%
Spoke with a customer service representative	61% CD	59% cD	42%	37%
Received an explanation of benefits statement in the mail	61% c	59%	49%	57%
Received a bill for premiums	59%	49%	53%	52%
Received general plan information through email	32%	29%	35%	34%

Carrier Satisfaction

Base:	308	63	103	97
Extremely/Very Satisfied (Net)	61% C	57%	47%	53%
Not Very/Not At All Satisfied (Net)	9%	14%	13%	13%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval

Q23. Since signing up for an insurance plan with [INSERT RESPONSE FROM Q22A], have you had any contact with or received any information from the carrier?

Q24. You mentioned you've had contact with or received information from your insurance carrier since signing up. Which of the following types of communication have you had with your insurance carrier?

Q25. How satisfied are you with the carrier you selected for your insurance plan? Would you say you are...?

QHP Engagement – Access Health CT Imagery

The most highly engaged customers tend to have better perceptions of Access Health CT. However, those who have used their insurance but have no PCP are least likely to recommend their coverage to others. Those who have a PCP but have not used their insurance are least likely to feel their coverage is right for them/their family.



	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
Base:	322	65	110	112
Describes Extremely/Very Well (Net)				
Allows me to access quality care	75% bCD	65%	55%	63%
Has valuable health insurance coverage	72% CD	63%	57%	60%
Has the right health insurance coverage for me and my family	70% C	62% c	48%	63% C
Has health insurance coverage I would recommend to others	70% BC	48%	57%	63% B
Is for people like me	69% c	65%	60%	64%
Offers quality health insurance coverage	68% Cd	60%	55%	59%
Is trustworthy	66% bc	55%	57%	59%
Helps me understand my health insurance coverage options	63% C	60%	52%	56%
Is a good value for the money	57% C	58% c	44%	53%
Made the sign up renewal process easy	66%	65%	59%	65%
Is dependable	65%	60%	60%	60%
Lets me compare plans from multiple carriers	65%	62%	64%	64%
Protects my personal health information	59%	69% c	56%	63%
Knowledgeable staff on the phone	57%	57%	57%	56%
Is affordable	55%	54%	53%	60%
Looks out for my best interest	52%	51%	51%	54%
The website is easy to navigate	51%	54%	47%	52%
Is a partner	45%	45%	42%	44%
Acts as an advocate between me and my insurance carrier	43%	48%	39%	52% ac
Has physical places where I can go and talk to someone	39%	45%	36%	46%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval

Q27. Please tell me how much you agree that the following statements describe Access Health Connecticut, by using a scale of 1 to 5, with "1" meaning "Does not describe at all" and "5" meaning "Describes extremely well".

QHP Engagement – Perceptions of Price

Customers who have used their insurance but do not have a PCP show the greatest price sensitivity, with 4 in 10 saying they are paying too much for their coverage, and nearly a quarter saying Access Health CT is more expensive compared to other sources of health insurance.



	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
<i>Base:</i>	322	65	110	112
Perceptions of Price				
I am paying too much for health insurance coverage through Access Health Connecticut	28%	38% a	34%	30%
I am paying a fair amount for health insurance coverage through Access Health Connecticut	50%	42%	51%	49%
I am getting a great deal on health insurance coverage through Access Health Connecticut	22%	20%	15%	21%
Perceptions of Price Comparative				
More expensive	13%	23% A	15%	14%
About the same price	40%	29%	38%	39%
Less expensive	47%	48%	46%	46%

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval

Q28. Which of the following statements best describes your opinion?

Q29. Compared to other sources of health insurance coverage, do you think Access Health Connecticut is...

QHP Engagement – Expectations and Re-Enrollment

Despite their high engagement, a quarter of QHP customers who have used their insurance and have a PCP say Access Health CT fell somewhat short or did not meet their expectations – a similar proportion as those who are the least engaged.

Still, the most engaged customers are more likely to re-enroll than those who are least engaged. Encourage customers to use their insurance in order to derive value from it.



	Used HI Have Primary	Used HI No Primary	Not Used HI Have Primary	Not Used HI No Primary
	A	B	C	D
<i>Base:</i>	322	65	110	112
Access Health Connecticut Expectations Met				
Top 2 Box - Far/Somewhat Exceeded Your Expectations (Net)	30%	20%	26%	26%
Bottom 2 Box - Fell Somewhat Short/Did Not Meet Your Expectations (Net)	25%	26%	19%	27%
Likelihood to Re-Enroll				
Top 2 Box - Very Likely/Somewhat Likely To Re-Enroll (Net)	84% d	80%	80%	77%
Bottom 2 Box - Somewhat Unlikely/Very Unlikely To Re-Enroll (Net)	11%	12%	15%	18% A

Aa/Bb/Cc/Dd = Statistically significant at the 95%/90% Confidence Interval

Q30. How well has Access Health Connecticut met your expectations? Would you say Access Health Connecticut...

Q31. How likely are you to re-enroll for health insurance through Access Health Connecticut at the end of the year?



Thank you!

Courtney Brown
Senior Account Director

Chris Barnes
Chief Client Strategy Officer

